

**WHAT IS CLAIMED IS:**

1. A method comprising:  
an insurance claims processing program generating a request to display a  
message, wherein the request comprises a requested message code;  
searching a database for a matching entry which matches the requested message  
code, wherein the database stores a plurality of entries including the  
matching entry, wherein each entry in the database comprises a message  
code and a corresponding message text;  
retrieving the matching entry from the database in response to said searching the  
database for the matching entry which matches the requested message  
code, wherein the matching entry comprises a matching message text; and  
displaying the matching message text corresponding to the requested message  
code, wherein the message text is configured to assist a user in processing  
an insurance claim using the insurance claims processing program.
2. The method of claim 1, further comprising:  
specifying the message text of each entry in the database during an installation of  
the insurance claims processing program on a computer system.
3. The method of claim 1, further comprising:  
specifying the message text of each entry in the database during an installation of  
the database on a computer system.
4. The method of claim 3, further comprising:  
updating the message text of each entry in the database by re-installing the  
database on the computer system without re-installing the insurance  
claims processing program on the computer system.

5. The method of claim 1, further comprising:  
customizing the message text of one or more entries in the database for a  
particular insurance organization during an installation of the insurance  
claims processing program on a computer system.

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6. The method of claim 1,  
wherein the message text of one or more entries in the database is localized for  
use in a particular geographical location.

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7. The method of claim 1,  
wherein the database comprises a relational database.

8. The method of claim 1,  
wherein the database comprises an object-oriented database.

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9. The method of claim 1,  
wherein each message code comprises a message section and a message code  
identifier.

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10. The method of claim 1,  
wherein the insurance claim comprises a bodily injury claim, and wherein said  
processing the insurance claim comprises processing the bodily injury  
claim to estimate a bodily injury general damages value.

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11. The method of claim 1,  
wherein the requested message text comprises information relevant to an estimate  
of a value of the insurance claim.

12. The method of claim 1,

wherein the requested message code comprises an injury code which identifies a specific bodily injury, and wherein the requested message text comprises a name of the specific bodily injury.

5     13.     The method of claim 1,  
         wherein the requested message code comprises a treatment code which identifies  
         a specific injury treatment, and wherein the requested message text  
         comprises a name of the specific injury treatment.

10    14.     The method of claim 1,  
         wherein said displaying the matching message text corresponding to the requested  
         message code comprises the insurance claims processing program  
         displaying the matching message text corresponding to the requested  
         message code.

15    15.     The method of claim 1,  
         wherein said displaying the matching message text corresponding to the requested  
         message code comprises displaying the matching message text on a  
         display device coupled to a computer system.

20    16.     The method of claim 1,  
         wherein each message code comprises a sequence of alphanumeric values,  
         wherein each sequence is unique relative to the other sequences.

25    17.     A system comprising:  
         a CPU;  
         a memory coupled to the CPU, wherein the memory stores an insurance claims  
         processing program which is executable by the CPU;  
         a display device coupled to the CPU;

a database coupled to the CPU, wherein the database stores a plurality of entries, wherein each entry in the database comprises a message code and a corresponding message text;

wherein the memory stores program instructions which are executable by the CPU to:

generate a request to display a message, wherein the request comprises a requested message code;

search the database for a matching entry which matches the requested message code;

retrieve the matching entry from the database, wherein the matching entry comprises a matching message text; and

display the matching message text corresponding to the requested message code on the display device, wherein the message text is configured to assist a user in processing an insurance claim using the insurance claims processing program.

18. The system of claim 17, wherein the message text of each entry in the database is configured to be specified during an installation of the insurance claims processing program.

19. The system of claim 17, wherein the message text of each entry in the database is configured to be specified during an installation of the database.

20. The system of claim 19, wherein the message text of each entry in the database is configured to be updated by re-installing the database on the computer system without re-installing the insurance claims processing program.

21. The system of claim 17,  
wherein the message text of one or more entries in the database is customized for  
use by a particular insurance organization.

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22. The system of claim 17,  
wherein the message text of one or more entries in the database is localized for  
use in a particular geographical location.

10 23. The system of claim 17,  
wherein the database comprises a relational database.

24. The system of claim 17,  
wherein the database comprises an object-oriented database.

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25. The system of claim 17,  
wherein each message code comprises a message section and a message code  
identifier.

20 26. The system of claim 17,  
wherein the insurance claim comprises a bodily injury claim, and wherein said  
processing the insurance claim comprises processing the bodily injury  
claim to estimate a bodily injury general damages value.

25 27. The system of claim 17,  
wherein the requested message text comprises information relevant to an estimate  
of a value of the insurance claim.

28. The system of claim 17,

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wherein the requested message code comprises an injury code which identifies a specific bodily injury, and wherein the requested message text comprises a name of the specific bodily injury.

5     29.     The system of claim 17,  
wherein the requested message code comprises a treatment code which identifies a specific injury treatment, and wherein the requested message text comprises a name of the specific injury treatment.

10    30.     The system of claim 17,  
wherein each message code comprises a sequence of alphanumeric values,  
wherein each sequence is unique relative to the other sequences.

31.     A carrier medium comprising program instructions, wherein the program instructions are executable by a computer system to implement a method of:  
generating a request to display a message, wherein the request comprises a requested message code;  
searching a database for a matching entry which matches the requested message code, wherein the database stores a plurality of entries including the matching entry, wherein each entry in the database comprises a message code and a corresponding message text;  
retrieving the matching entry from the database in response to said searching the database for the matching entry which matches the requested message code, wherein the matching entry comprises a matching message text; and  
25     displaying the matching message text corresponding to the requested message code, wherein the message text is configured to assist a user in processing an insurance claim using an insurance claims processing program.

32.     The carrier medium of claim 31,

wherein the message text of each entry in the database is configured to be specified during an installation of the insurance claims processing program.

5 33. The carrier medium of claim 31,  
wherein the message text of each entry in the database is configured to be specified during an installation of the database.

34. The carrier medium of claim 33,  
10 wherein the message text of each entry in the database is configured to be updated by re-installing the database on the computer system without re-installing the insurance claims processing program.

35. The carrier medium of claim 31,  
15 wherein the message text of one or more entries in the database is customized for use by a particular insurance organization.

36. The carrier medium of claim 31,  
20 wherein the message text of one or more entries in the database is localized for use in a particular geographical location.

37. The carrier medium of claim 31,  
wherein the database comprises a relational database.

25 38. The carrier medium of claim 31,  
wherein the database comprises an object-oriented database.

39. The carrier medium of claim 31,

wherein each message code comprises a message section and a message code identifier.

40. The carrier medium of claim 31,

5 wherein the insurance claim comprises a bodily injury claim, and wherein said processing the insurance claim comprises processing the bodily injury claim to estimate a bodily injury general damages value.

41. The carrier medium of claim 31,

10 wherein the requested message text comprises information relevant to an estimate of a value of the insurance claim.

42. The carrier medium of claim 31,

15 wherein the requested message code comprises an injury code which identifies a specific bodily injury, and wherein the requested message text comprises a name of the specific bodily injury.

43. The carrier medium of claim 31,

20 wherein the requested message code comprises a treatment code which identifies a specific injury treatment, and wherein the requested message text comprises a name of the specific injury treatment.

44. The carrier medium of claim 31,

25 wherein said displaying the matching message text corresponding to the requested message code comprises the insurance claims processing program displaying the matching message text corresponding to the requested message code.

45. The carrier medium of claim 31,





48. The method of claim 47,  
wherein said installing the message database comprises specifying the message  
text of each entry in the message database.

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49. The method of claim 47, further comprising:  
updating the message text of each entry in the message database by re-installing  
the message database without re-installing the insurance claims processing  
program.

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50. The method of claim 47, further comprising:  
customizing the message text of one or more entries in the message database for  
the insurance organization prior to said installing the message database.

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51. The method of claim 47,  
wherein the message text of one or more entries in the message database is  
localized for use in a particular geographical location.

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52. The method of claim 47,  
wherein the insurance claims comprises bodily injury claims, and wherein said  
processing the insurance claims comprises processing the bodily injury  
claims to estimate bodily injury general damages values.

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53. The method of claim 47,  
wherein the requested message text comprises information relevant to estimated  
values of the insurance claims.

54. The method of claim 47,

